FORM L127 Notice of Requirement to File a Certification of Completion of Course in Personal Financial Management (Official Form 23) (v.12.10)

11-46985 - E - 13C



UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

FILED

11/22/11

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

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NOTICE OF REQUIREMENT TO FILE A CERTIFICATION OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form 23)

Case Number: 11-46985 - E - 13C

Debtor Name(s) and Address(es):

Stuart Karl Douglass 10231 Hwy 99 East Los Molinos, CA 96055 Elizabeth Aileen Douglass 10231 Hwy 99 East Los Molinos, CA 96055

Subject to limited exceptions, individual debtors must complete an approved instructional course in personal financial management, after the petition is filed, in order to receive a discharge under chapter 7 (11 U.S.C. §727), chapter 11 (11 U.S.C. §1141(d)(3)), or chapter 13 (11 U.S.C. §1328(g)). This course is required in addition to the credit counseling received pre–filing. A list of approved training agencies is available online at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm.

NOTICE IS HEREBY GIVEN THAT Official Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, must be filed with the Clerk of Court at the address shown above to obtain a discharge in this case.

NOTICE IS FURTHER GIVEN THAT if otherwise ready to be closed, this case may be closed by the Clerk of Court without entry of a discharge if Official Form 23 is not filed within 60 days of the first date set for the meeting of creditors under Bankruptcy Code § 341(a) in a chapter 7 case, or no later than the date the last payment is made by the debtor as required by the plan or the filing of a motion for discharge under Bankruptcy Code § 1328(b) or § 1141(d)(5)(B) in a chapter 13 or chapter 11 case. Once the case is closed without entry of discharge, obtaining a discharge will require the filing of Official Form 23, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case, \$1000.00 in a chapter 11 case, and \$235.00 in a chapter 13 case).

Official Form 23 is printed on the reverse of this notice for your convenience. It is also available under "Official Forms" on the Forms and Publications page of the court's web site (www.caeb.uscourts.gov).

Dated: 11/22/11 Wayne Blackwelder Clerk of Court

Form B23 (Official Form 23) (12/08)

UNITED STATES BANKRUPTCY COURT Eastern District of California

In re

Stuart Karl Douglass 10231 Hwy 99 East Los Molinos, CA 96055 Elizabeth Aileen Douglass

10231 Hwy 99 East Los Molinos, CA 96055 Case Number

11-46985 - E - 13C

Debtor(s).

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete <u>one</u> of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

If a joint petition is filed, each spouse must complete and file a separate certification. Therefore, joint debtors may wish to photocopy this form before completing it.

	I,, the debtor/joint debtor in the above-styled case, hereby certify that on (date) I completed an instructional course in personal financial management provided by, an approved personal financial management provider. Certificate No. (if any):
	- OR -
	I,
Date:	Signature of Debtor or Joint Debtor:

<u>Instructions</u>: Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

<u>Filing Deadlines</u>: In a chapter 7 case, file with the Clerk of Court within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)